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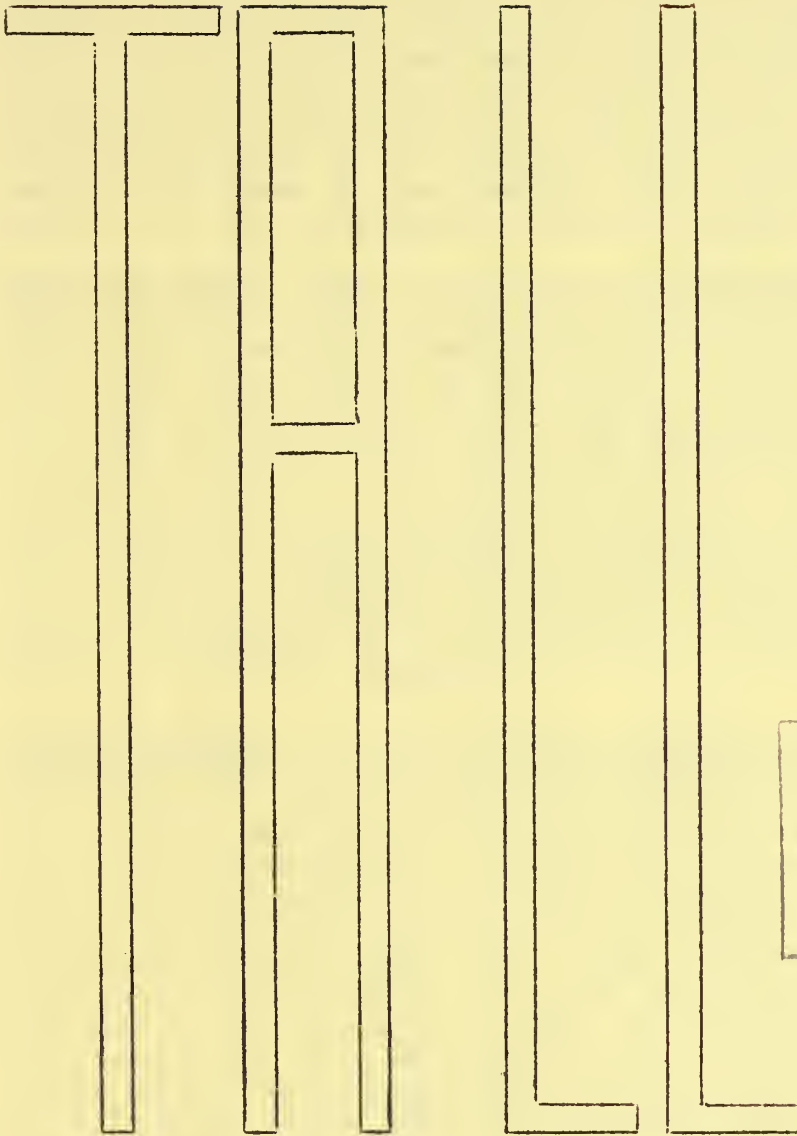
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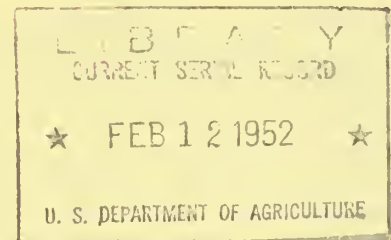
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Reserve

FOR ADMINISTRATIVE USE



CORN NEWS



FARMERS HOME ADMINISTRATION

DES MOINES, IOWA

NOVEMBER, 1952

FOR ADMINISTRATIVE USE

APPLICANT HAS GOOD REASON - When applicant Elias Hepker of Benton County was asked for what purpose he wanted a Farmers Home Administration loan, he came back with the reply: "I'll leave that up to you. I've been farming and haven't gotten along too well. During this same time I have had two brothers-in-law, a brother, and a neighbor who have had Farmers Home Administration loans, and they have all made good progress. My brother has made enough progress through good practices instituted by the Farm Security Administration (predecessor to FHA) that he has a farm paid for. My brothers-in-law are out of debt as a result of the influence of their loans, and my neighbor is an ex-FHA Committeeman who has assured me that an FHA Supervisor's guidance is the key to a poor man making a success in farming."

LET'S SET MODESTY ASIDE - Supervisors and County Committees throughout the state can again be proud of the fact that a national report as of June 30 shows that for payments on matured principal in the Production Loan program Iowa stood at the head of the list with a 98.8 per cent repayment record. The second state showed a repayment record of 97.4 per cent so Iowa didn't have much to "crow" about. Proper loan servicing has always been high on the list of "musts" in the Iowa program and it is gratifying to see the payoff again this year as it has done in the past. The figures involved show that there have been loan advances from appropriated funds of \$9,635,669, since November 1, 1946, the beginning of FHA, of which \$4,932,822 principal had matured and \$4,874,745 had been repaid leaving delinquent principal of \$58,077. Prepayments on June 30 amounted to \$66,122 and interest payments collected amounted to \$522,601.

GOING ALL THE WAY - Mr. Omer K. Payne of Madison County (FO) won first place in the 1952 Madison County Soils Conservation Contest. The group of judges were composed of Winterset businessmen and Soils Conservation officials. Mr. Payne has owned this 200 acre farm two years and is doing an outstanding job in soils conservation. He carries a four year crop rotation on this farm -- one year corn, one year oats and two years hay. He has built two new ponds for livestock water and plans one more. This will give him water for livestock on every part of the farm. He has built terraces wherever needed and contours all the crops. He cleared off several acres of timber last winter. He even cuts his timber on the contour. The judges felt that this was carrying the contouring to the very limit. However, Mr. Payne hopes to get all the second growth timber on his farm killed and the land seeded to an improved pasture mixture and he says he will want to work his seed bed on the contour so needs his timber cleared that way.

VETERAN FO BORROWER HONORED - Mr. and Mrs. George C. Beauchamp, Veteran FO borrower in Jefferson County who were named the winners of the District G.I. Farm Contest for 1952 were second in the final judging at the Iowa State Fair, being nosed out by Mr. and Mrs. Rex Calley of Guthrie Center. The Beauchamp family received a bronze plaque for winning the district contest and also one for getting second place in the state contest. This G. I. Contest is sponsored by radio station WHO, the State Fair Board and the American Legion. The state winners get an all expense paid trip to the International Livestock Exposition at Chicago, which is being held this month.

BOTH WILL PROFIT - Jerry Hill, OL borrower, Page County, finds that farming can be made much easier and more profitable when you have a landlord who acts and treats you as a partner in all operations. Mr. Blair, Jerry's landlord, states that there is no reason for a landowner to own the land just to be owning it and that the landlord should take an active interest in both the quality and number of livestock as well as fertility and conservation of the land. Both the farm and livestock show what can be done with a livestock lease when the constituents have a goal in view, follow recommended cropping and feed practices and raise good quality livestock.

FHA CAN BE PROUD OF THIS - Former northeast Iowa District Supervisor Paul Auringer should receive special commendation on the showing of his Charles City G.I. On-Farm-Training classes. There generally have been four or five classes in operation and during the past five years the Charles City Legion Post has selected one outstanding farmer to represent Charles City in the State Farm G.I. Family Contest. It so happens that for the past five years the farmer selected was one of Auringer's students who won the county and district and four of the five were runners-up in the State contest. Three of the five have had FHA loans and all have had FHA assistance. Mr. Auringer can surely feel proud of his record.

NEW FARMERS NOT SO YOUNG - There is a general misconception that most of the farms are now being operated by young men, younger than at any time. Census figures show the following percentages for Iowa as being the farm operators under 35 years of age: April 1, 1950, 23.8%; January 1, 1945, 20.2%; April 1, 1940, 20.7%; April 1, 1930, 24.1%; and January 1, 1920, 30.9%. It is, of course, possible that there has been some percentage increases since the 1950 census but it is not likely that it would equal or exceed the 1920 figure. Could it be that improved machinery, better roads and living conditions, more security, plus the fact the people live longer is making it more difficult for young farmers to "take over"?

WINNER IN FOOD PRESERVATION CONTEST - Mrs. George W. Relph of Russell, Lucas County, has just been selected as the 1952 winner of the Iowa FHA Home Food Preservation Contest and will receive the covered silver vegetable dish furnished by the National Garden Institute of Columbus, Ohio, for the contest.

Mrs. Relph had three-fourths of an acre in garden, 21 fruit trees and grapes, raspberries and a strawberry bed to supply the fruits and vegetables. She canned the equivalent of 560 quarts of vegetables, 560 quarts of fruit, 90 quarts of fruit and vegetable juices, 140 quarts of jellies and preserves, 120 quarts of relishes and 20 quarts of meat. No fruits were stored but sweet potatoes, Irish potatoes, cabbage, carrots, turnips, onions, parsnips, pumpkins and popcorn in the amount of 14 bushels were stored having a value of \$14.10. Fifteen quarts of peas valued at \$6.00 and 15 quarts of peaches valued at \$6.75 were frozen. In addition 720 pounds of beef valued at \$328.00, 300 pounds of pork valued at \$84.00 and 100 pounds of chicken valued at \$75.00 were processed for food. Total value of all processed food \$1490.00.

Mr. and Mrs. Relph purchased their farm of 179 acres with a Farm Ownership loan in November 1942. There are six in the family.

FOOD PRESERVATION MEDALS AVAILABLE - As one additional means of encouraging better programs of home food production and preservation arrangements have been made with the National Garden Institute of Columbus, Ohio, for that agency to furnish a bronze "Liberty Hyde Bailey Medal" to each County Office for the best home food program in the unit in 1952. Liberty Hyde Bailey is generally considered the "Dean of American Horticulture" which of course adds to the appropriateness of the award. While the awards may be made to either FO or OL borrower families most of the medals will be presented to the winning families at the time of the annual FO meetings in January.

GOOD SALESMANSHIP - On September 8, 1952, the soil conservation district of Jackson County invited the pastors of all the churches in the county to a one day tour. In the afternoon they visited borrower Albert E. Schwarz's farm to observe his soil conservation program. Supervisor Refle did not go on the visit to the borrower's farm for a specific reason. His absence from the meeting was justified because a report on the meeting indicated a very effective plug for FHA. The clergymen, after observing the soil conservation practices, became very interested in the farm financial setup. The borrower conducted an exceptionally fine discussion of the FHA program as it applied to his case. The report indicated further that borrower Schwarz was more effective than any FHA personnel could have been.

SOILS ORGANIZATION GROWING - The Soil Conservation Society of America, with headquarters at 1016 Paramount Building, Des Moines, is taking on a rapid growth. Dedicated to the purpose of furthering interest in better soils practice and its conservation the Society is strictly an independent organization made up principally of people with a technical interest in the subject. H. Wayne Pritchard, formerly secretary of the Iowa Soil Conservation Committee is Executive Secretary and J. S. Russell, Farm Editor of the Des Moines Register and Tribune is Treasurer. George M. Browning, Agricultural Experiment Station Iowa State College is chairman of the Iowa Chapter. Anyone interested in supporting the work of the Society should communicate with Mr. Pritchard.

GOOD RECORD MAINTAINED - One of the evidences of operating a clean program is how accurate the addresses of borrower families are kept. For the September billing (9-16-52) from the Finance office only 12 billings were returned for incomplete address. Of the 12, four were for active borrowers and eight for collection only borrowers and everyone will admit that it is a difficult job to keep CO borrower addresses current -- another good reason for getting them settled.

ITALIAN COUNTESS VISITS McELHINNEY - Supervisor Ralph McElhinney of Ames reports that he had a rather interesting experience recently in taking an Italian Countess out to visit the Delbert Runner family, Marshall County Operating Loan borrower. She is representing the Italian Government in this country with the hope of getting ideas for placing some of their unemployed people on the large estates which they are breaking up and converting into small farms. She was taken to this particular farm as the projects on it seemed more applicable to conditions in Italy. He follows a good rotation and his contouring and strip-cropping show up very well. He also has a good

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stand of birdsfoot trefoil which is a popular legume crop in Italy. The Countess was very much interested in his hog program and dairy setup which consists of six dairy cows and twelve good Wisconsin Holstein heifer calves. Following the visit, it was learned the people in Italy who were moving to these farms have no farming experience and the Countess pointed out to Supervisor McElhinney that their problems were going to be more complicated than ours here since we are dealing with borrowers who have a farm background.

ANOTHER FARM "SAVED" - William S. Bullock, of Diagonal, Ringgold County, a G.I., traded his blacksmith shop for 132 acres when he was discharged from World War II. The farm was badly run down but had with it a fair set of buildings. The first year the corn produced 20 bushels per acre. Since he obtained ownership, he has limed, used phosphate and built many rods of terraces. He has alfalfa-brome growing on all his better land. This past year his corn averaged 60 bushels per acre without any special fertilizer for the crop. He is completely renovating a small portion of land as he goes along. The increase in the yield of corn from 20 to 60 bushel certainly speaks for itself. An Operating Loan was used to help Mr. Bullock "along the road".

INTERESTED IN 4-H WORK - Dale Nelson, 13 year old son of OL borrower Arleigh Nelson of Red Oak was so encouraged by his success in 4-H club work this past summer that he has two Holstein calves for this project this coming year. These calves are from cows purchased in Wisconsin under Supervisor Marsden's dairy improvement program with borrower families. This past year the blue ribbon heifer shown by Dale at the Montgomery County Fair was purchased in 1951 in Wisconsin. Dale also won the Showmanship Award in the dairy class and a three day trip to the Iowa State Fair for his over-all proficiency in his club work.

A COOPERATIVE LANDOWNER - Surely the cooperation of one landlord in Union County will contribute to the success of a new P&S borrower. When interviewed about leasing arrangements, he told County Supervisor S. Merwyn Allen, "Write up the lease the way you think it ought to be, and I'll sign it."

WILL BE UP NEXT SUMMER - The Louis F. Steinberg FO family of Charles City has been enjoying strawberries this year. Last year they purchased a dozen everbearing plants of the Red Rich type for about \$3.50. The garden was well fertilized and tended and this spring they were able to transplant about 1,000 of these Red Rich strawberries into a larger bed. This bed had also been well fertilized, and after several cultivations with a garden weeder the patch was covered with coarsely ground corn cobs. The yield was beyond all expectations. The family of seven ate all they could. More than 100 quarts were processed in the deep freeze, others were canned. Demand from a strawberry hungry public created sales to the extent of approximately \$200.

OLD FASHIONED "BARN RAISING" - In the FO loan to World War II veteran Richard Elliot of Mitchell County, funds were included for construction of a pole barn. Richard attends the Adams, Minnesota On-Farm-Training Class. He got anxious this summer about getting his barn built in a hurry and, consequently, made arrangements with his training class to cooperate with an Osage class in

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an old fashioned barn raising. The workers for awhile appeared to be excessive and hard to handle. However, after dividing into groups of four or five each with an assigned job the 52x52 structure was completed in a day.

PLANNED WORK AND WORKED PLAN - On July 24, 1952, FO Engineer Harvey Sexauer prepared the development plans, loan docket was approved August 11, loan check delivered September 11, and on October 23, the final inspection was made. On that date all planned development which provided for a new 14x50 clay tile silo and a special type 50x100x12 beef cattle barn (10 ft. open sheds each side with a total of 260 lineal feet of manger space) was entirely complete with two coats of paint and grounding of both structures against lightning. What's more the barn with a capacity of 250 ton of chopped hay was nearly filled, and the silo was filled with 212 tons of good corn silage and sargo. These two buildings, located in a sheltered spot and coupled with a new field pond water system (20 ft. deep, 147 ft. through base of dam, 7,000 cubic yards of fill, and covering approximately one acre), also completed within this period, brings into full realization several years of investigating, dreaming and planning.

So is it any wonder that John H. Wiseley in Decatur County was all smiles of satisfaction and proud to point out pertinent features of his new setup expected to accommodate adequately 300 head of cattle this winter. Incidentally, his complete planning accounts for the fact that the total cost exceeded loan funds of \$10,000 by only \$150.

COMMITTEE INFLUENCE - The James Rommann family of Independence received Farm Housing funds last fall to repair their barn, install a pressure system, and tile out 20 acres of wet pasture land. Then a poor corn crop, together with pressure of work and ill advice from someone they had confidence in, discouraged them almost to the point of turning all the money back. The Buchanan County Committee finally convinced them that tiling would always pay and that water systems fill a need for good livestock production rather than a luxury for fancy living. Jim made his payment last week and was bragging a little about his corn crop. Supervisor Kenneth Hyde asked him how Mrs. Rommann liked the water system, "Huh, she told me the other day we should've put it in five years ago when we bought the farm."

A REAL VALUE DEMONSTRATED - Last fall when Mr. and Mrs. Ralph Lane called at the Osceola office and made application for a Farm Housing loan Supervisor Leeson wondered if any great service would be performed by making the loan since Mr. and Mrs. Lane were in their 60's. The application was for a loan to construct a basement under the house, put in a water system, bathroom and a kitchen sink. The application was approved, the loan written and the improvements made. Mr. Lane says now that if he had not received this loan to modernize their house they would have had to sell the farm and move to town. Neither of them think they would like to live in town and are very happy living on the farm with the modernized house. They expect to be able to stay on the farm and be independent for a number of years yet. If they sold the farm it would have taken most of the money to purchase a house in town and leave very little for them to have lived on. Possibly in a few years they would have been forced to go on old age pension. Supervisor Leeson is now very glad that FHA could make this loan.

POND PLUS ELECTRICITY PROVIDES WATER - By using a large well placed and well constructed pond which was built last year the George Boyle family has been able to install an electric water system for both the house and barn. This new system eliminated the need of replacing an unsatisfactory deep well that had caved in. The new system cost less than one-third what a new well and pump would have cost. The upkeep will also be much lower.

13 ACRES MAKES FO PAYMENT - Roy Salts, FO borrower in Jefferson County, has 13 acres of bottom land that overflows whenever a flash flood occurs above him on Cedar Creek. This year in late June he lost his corn crop on the 13 acres. On July 3, he planted the ground to soy beans. The crop was hit by the frost before the beans ripened, however, the dry weather permitted the beans to dry out so they could be harvested. The beans sold for \$2.50 per bushel and Mr. Salts realized \$45.00 per acre income or a total of \$585.00 which exceeds his annual FO payment.

BIG YIELDS FROM CONTOURING - All but two entries in the Winneshiek County ten acre contour corn yield contest scored over 100 bushels of corn per acre, with the winner setting an all time production record of 139 bushels per acre. Although FHA borrowers did not place in the first five, four borrowers of the 20 entries had yields of over 100 bushels. Art Manning, FO, Fremont Township, produced 112.87 bushels per acre; Arnold Rohm, OL, had 110.73 bushels per acre. Two other FO borrowers, Kenneth Moen and Milo Neecker, had 109.64 and 104.84 respectively.

CORN YIELDS HIGH IN SOUTHEAST IOWA - A few weeks ago when State Field Representative Kenneth R. Bower was in Mt. Pleasant he was invited to help check corn yields. Two fields were checked - one on FO borrower John Korn's farm and one on the farm of Clifford Pohren, OL borrower. No difficulty arose in finding five acres of well over 100 bushels per acre on each farm.

NORTHERN IOWA TAKES NOTE - Kenneth McNabb, Van Buren FO borrower, qualified for the 100 bushel corn club with a yield of 116 bushels per acre, according to the weights and measurements taken by the sponsors of this contest. To prove that this was no "fluke", the ten acre seed corn test plot checked out 132 bushels per acre. This ground had not been plowed for several years and was heavily fertilized and manured. Mr. McNabb also had two acres of soybeans, Adams, which yielded 52 bushels per acre by measure.

FROM 25 TO 104 BUSHELS - While making a corn yield check of a field of corn on the farm of Eugene Coy, Fremont County FO borrower, Eugene stated that when he and Mr. Bower, State Field Representative, walked through this same field four years ago, it looked as if the corn and cockleburrs might each average 25 bushels per acre. According to the yield check this field, which has been seeded to red clover and covered with manure in 1951, will average 104 bushels per acre this year.

PENNIES SAVED- DOLLARS LOST - Richard York, OL borrower in Fremont County, is satisfied in his own mind that good seed corn will make more profit than seed of a lower quality. Dick's landlord insisted that Dick plant the seed that the landlord had purchased at a lower than average run of prices. Dick

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planted this seed next to the seed which he purchased as his share. The field had been farmed as one piece as long as neighbors could remember, the seed was planted the same day and it was handled the same in cultivation. Fertilizer was not used. The corn from the seed Dick purchased averaged 121 bushels per acre and that which the landlord purchased averaged 100 bushels per acre as determined by corn yield checks taken in October.

SOUTHERN IOWA HEARD FROM AGAIN - Keith M. Johnson of Mahaska County appears to qualify for admittance to the 100 bushel corn club according to Supervisor Forrest G. Millikin. His nine acre plot produced an average yield of 124.2 bushels per acre. The plot was checked by Floyd Latham and Raymond Fisher, both G.I. Instructors.

MORE EVIDENCE THAT TILE PAYS! - One of the important means of improving production on most northeast Iowa farms seems to be drainage. Six FO and FH borrowers in the Charles City area have been loaned a total of \$18,550 for tile. Most of these tile did not get laid in time this year to be of any value to the crops with the exception of one field. Supervisor Sogard has known this field for 15 years and has never seen a worthwhile crop on it. Several acres always drowned out and on most of the rest of the field the corn was only waist to shoulder high, generally not worth picking. This year the entire 40 acre field yielded more than 100 bushels per acre.

LADINO SEED AVAILABLE - One of the Lee County FO borrowers, Virgil Cone, harvested 20 acres of Ladino seed this fall and has about 650 pounds of very good seed, most of it for sale. Anyone interested in some of this seed, contact the Mt. Pleasant office.

THREE ACRES TREFOIL RESEEDS FARM - Martin Shelton, a FO and OL borrower in Lucas County harvested three acres of birdsfoot trefoil this year and in spite of a heavy loss in combining and recleaning he was able to get 120 pounds of good clean trefoil seed off of this land which has been worthless until seeded to trefoil. He is planning to use this seed to renovate additional pasture. Mr. Shelton says that this area of three acres will produce enough seed to improve the balance of pasture on his farm.

GOOD HOUSE-GOOD PRODUCTION - Clark Heinrich and his family are very proud of the new laying house which they built with Farm Housing loan funds. They are cooperating with the Hi-Line Poultry Farms and within two weeks from the time the birds were housed this fall they were up to 80 per cent production. Mr. Heinrich feels that this laying house is largely the item which has helped him get this high production because he can control the temperature in the house. He and his wife have a flock of around 2,000 birds which they trap nest twice a week. The Peoples Trust and Savings Bank at Indianola were responsible for seeing that Mr. Heinrich learned about the Farm Housing Program.

GOOD RETURNS FROM BROILERS - Harold Hinz, Farm Housing borrower in Crawford County, recently reported to the county office at Denison on his operations for his first batch of 5,000 broilers. Of the 5,150 chicks housed, 4,885 were sold and 31 were kept for home use. The birds were sold at 10 weeks and

four days weighing an average of 2.83 pounds and sold for 30 cents per pound. After deducting the cost of the chicks and feed the Hinzes received a check for \$985.00. Besides the profit for the 10½ weeks' work, they had the 31 birds for home use and 400 pounds of feed left over. Mr. Hinz kept accurate records and the feed conversion ratio was 3.03 pounds of feed per pound of broiler. Loan funds were used for the broiler house and for repairs to the dwelling.

CREAMERY ASSOCIATION HELPS! - The Van Buren Calf Association, formed by interested parties and working through the Keosauqua Creamery Association, has brought one shipment of dairy calves into the county with another one due soon. These calves are of two ages and two prices and the first load was quite satisfactory. It is expected that at least 300 dairy calves will be brought in this year by this plan.

MORE DAIRY CALVES AND HEIFERS - As of November 1 a total of 2,118 dairy calves and heifers had been secured through County Supervisors with 1,895 of them going to borrowers, the balance going to neighbors or relatives who pooled their orders with the borrowers. More older calves and heifers were purchased this year in an effort to reduce the death loss. The dairy outlook together with the present prices for whole milk, particularly Grade A, seems to be the bright spot in the price and outlook situation. The wide spread between the price of dairy cows at local sales and those purchased in Wisconsin will no doubt slow down materially the "importations" if this spread continues.

TREFOIL PROVES ITSELF - Warren Dachenbach of Chariton, a Lucas County FO and OL borrower, has used considerable amount of feed in the past to put his hogs on the market and has not realized very much profit from his hog operations. Since he has adopted a good pasture improvement program, which includes birdsfoot trefoil with sprinklings of red clover, he has cut his costs on hog production very materially. During 1952 he raised 30 head of spring pigs to 175 pounds with no corn at all. These hogs had birdsfoot trefoil pasture and skim milk from his dairy herd. Mr. Dachenbach is very much sold on improved pasture not only for cutting the cost of hog production but also for increasing the milk flow in his dairy herd. He carried 18 Guernseys all summer on 13 acres of trefoil and feels that several of his neighbors will be seeding trefoil this coming year after watching what his did for him in 1952.

159 DAYS = 211 POUNDS - Robert E. Nelson, new P&S loan borrower in Clinton County is off to a good start in his hog program. This spring he raised 8.6 pigs per litter, and his fall average is over 9 pigs per litter. He marketed his spring pigs at 5 months and 9 days, at an average weight of 211 pounds.

A GOOD HOG MAN! - Richard Bare, OL borrower in Van Buren County, with 20 Tamworth-Duroc cross sows averaged 9.75 pigs at weaning time and 195 pigs were sold from these litters. These same sows now have 182 fall pigs. They were bred to a Duroc boar.

* * * * *

Lord, fill my mouth with worthwhile stuff -- And nudge me when I've said enough. (Contributed)

NEEDS BIGGER HOG LOTS! - John Tompkins, Adair County FO borrower, didn't win a 100-bushel corn award because he hogged down a field of his best corn. However, he had a hog lot which measured 1.5 acres from which he picked 246 bushels of corn, or 160 bushels to the acre.

FARROWING STALLS PAY OFF - OL borrower Dale Danilson from Boone County recently reported that he had three different sets of four sows each that farrowed in farrowing stalls this past year. The first group saved 42, the second 44 and the last group saved 41, an average of nearly 10.6 pigs per litter. Borrower Danilson reported he constructed these pens from salvaged material on the farm and the only cash cost was the nails. Over ten pigs saved per sow would seem to justify others finding some "salvage material" for the same purpose.

BETTER REPORTS TO COMMITTEEMEN - Congratulations are due County Supervisors in general for the over-all improvement that was in evidence this fall in the Quarterly Reports to their Committeemen. Most reports contained the kind of information about the program and borrower families that would make anyone proud to serve on a County Committee. The excerpts taken from a number of these reports that are in this issue of Tall Corn News certainly make good reading. Sorry we could not have included more of them. It is hoped that the very few that were below par will put a little more effort into them come January 2. We are sure the committeemen will appreciate the effort.

EXCERPTS FROM REPORTS TO COMMITTEEMEN:

Atlantic - The selling of Grade A milk is becoming more prevalent in this territory. Several borrowers are preparing to start selling Grade A milk and several are already in the business. This office has contacted the Inspector from Omaha and we expect his full cooperation in this program.

Bloomfield - The spring seedings of trefoil and Ladino are excellent and the pasture improvement program in Van Buren County has created much interest in that type of work, with eight borrowers entering the contest.

Clarion - In September we closed the Gideon A. Marken housing loan in the amount of \$9,500. Mr. Marken is constructing a milk plant equipped with chute type milking stalls, pipe line milking system, a 400 gallon cold wall tank, and such other equipment necessary for producing and selling Grade A milk. He is also constructing a loafing barn, 40x56, which will be an extension of his present barn. Mr. Marken lives near Chapin, Iowa, in Franklin County.

Creston - Probably the largest single event that has taken place was the terracing demonstration at the Glen Peterson farm in Adair County September 18. This was promoted in cooperation with the Soil Conservation Service and an implement dealer, and all concerned felt it was a very satisfactory demonstration. While terracing is not too uncommon, this was unusual in that we were demonstrating a system of parallel terraces for the most part. The day proved to be excellent and attendance was somewhere between 400 and 500. A few critics were in attendance, but for the most part the project was well received.

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I am pleased to report that our work with both Ladino and trefoil has developed very satisfactorily this season. We have some fine examples to show, and I feel that our FHA borrowers are setting the pace in their own localities in the use of these two particular legumes.

Decorah - Leo Snitker, Winneshick County farm development loan, has completed the construction of the milk house attached to the barn and has been certified for Grade A milk production.

The crew in Howard Center Township, Howard County, specializing in pole type buildings, started Merrick Gassett's new 52x65 pole beef barn one morning and expected to have it available for housing stock within 48 hours.

Des Moines - I do want to mention briefly our new operating loans. This office was authorized to make 12 new loans. Eight of these have been made and I believe that with your help they are the best we have made in a long time and I hope will serve as patterns for the years to come.

Fairfield - The crops of most of our borrowers are very good. A number have been raising Ladino clover pasture for their hogs. They are pleased with the results. Next year we hope to have more of our families using Ladino and seeding birdsfoot trefoil.

Harlan - It now looks as if we will have fewer borrowers making moves to other farms than we have had in the past. I think part of this is due to the fact that borrowers in the last couple of years have been getting on better units and we can say, have had a better understanding with their landlords. As you know, this year we are putting particular emphasis on leasing arrangements with landlords, even more so than we have in the past, and we believe that the extra time spent will certainly be well repaid in the cooperation we later receive from them.

Independence - Remember those trips we took earlier interviewing applicants for operating loans, looking over their farms, talking with their landlords and their bankers? In writing these loans the past month and in planning with the families for a full production year ahead I could not help but notice the interest and responsibility that they feel. It is evident that they know they were certified for loans because of our confidence in them and their farm setups. I believe they will work hard to hold up their end of the bargain.

LeMars - As I look over the caseload, I believe we are continually improving the living standards of our borrowers. They are raising better livestock, better crops, taking better care of their soil, as well as living better themselves. They are really an active part of the community in which they live. The proof of this can be seen in any of the local papers as you will find their names listed on jury calls, as officers of PMA committees, as members of school boards, church officials, and in many other community activities not only as members but as leaders. It really is too bad that we cannot help more families.

Mason City - Each year we try to improve our technical information by various educational programs. The FHA Supervisors in State Field Representative Schneider's area attended a two-day "Terrace Building Demonstration" in the Sioux City area during the month of August. Here, we not only watched terraces being built, but also did the actual work ourselves.

Mt. Pleasant - Our delinquency on Operating Loans still remains at zero and we hope to keep it that way. Inasmuch as we cannot renew a loan, it takes careful planning to keep the delinquency down. Much of this credit is given to you committeemen for the fine help you give us in working with our borrowers.

Muscatine - During the past several months each County Committee has met several times to interview and approve families for loans for the coming year. I believe that all the County Committees were favorably impressed with the practice of visiting applicant farms before final approval was made of the families for Operating Loans. This visit gives the Committee a clear picture of the families' operations and helps them determine what families are capable of becoming better farmers. I especially appreciate the advice and comment that was made by the committeemen in planning with the families as to the type of operation that would be best suited to their particular farms.

We have been favorably impressed this fall with the number of our Operating Loan borrowers who have been able to obtain longer farm leases. We have also had an increasing number of landlords come into our office in search of good tenants. We feel that this is an encouraging fact in that it shows that our families are doing a better job of farming. We are very happy to hear that a number of families that we helped obtain leases on some of the better farms in our area this past year are doing a very satisfactory job. In several cases the landlord has offered longer leases to these families.

Newton - Several of the borrowers are again faced with the dilemma of having to move and being unable to find decent farms. Elwood Bullis, just southwest of Pleasantville, is one of these. Raymond Mullins, on the county line west of Dallas, is almost as bad off. The small farm he is on will have almost no corn ground for 1953. They are both good operators and would make good tenants.

Oscola - I called on Mr. Waller Friday, August 22nd, and found him out clipping the stubble to try and control burrs and velvet weed. He had sprayed all of his corn and it looked like he had killed at least 90 per cent of the burrs and velvet weed in the cornfields which were missed by the cultivator. He had his pastures mowed in good shape. He told me that he had hauled off nearly a wagon load of beer cans from just outside the back door when he moved there this spring besides several loads of miscellaneous junk from the yard and lots. I do not believe there was a single weed in his garden. If more tenants would do the job in weed control, keeping the buildings and fences in repair and take the pride in the appearance of the farmstead that Mr. and Mrs. Waller are doing they perhaps wouldn't have as much trouble finding a farm each year. Mr. Waller's landlord has already indicated that he can stay another year.

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Sioux City - Very gratifying reports have been coming in from borrowers who have dairy cows they purchased in the past year or two. Some of them are paying most of their operating and living expenses from the sale of butterfat or milk.

Spencer - Palo Alto County Committeemen will be interested in the progress being made on collection of the large number of disaster loans made in Palo Alto County last spring. To date five have repaid in full, eleven have made partial payments, and a recent check indicates that all of them will be able to pay in full after the corn crop is harvested. Many of the farmers we helped with the disaster loan have already expressed appreciation for the help.

West Union - This year we are tying the landlord in on our planning in all new loans and already I can see much value in it. By bringing the landlord into the picture he understands our program much better and is more willing to cooperate. This way we are able to get many good soils conservation practices "tied down" in the lease. We are able to aid in getting more equitable leases for our borrowers, and certainly we are going to be buying better livestock with our loan money as the landlord, as well as the borrower, knows that we are going to insist on buying top breeding stock with loan funds.

Leslie Yearous, OL borrower west of Oelwein, is doing an outstanding job in getting his landlord to improve the farm through a tiling and fertilizer program as well as improving the buildings. He has done this by trying fertilizer on oats, corn and new seeding on an experimental basis, then showing him the results. He also has done a lot of work on the buildings, fences, and on cleaning up the farm yard which has made the landlord willing to spend money for farm improvement.

PERSONNEL ACTIONS - Miss Bunnie Joe Ewart was appointed County Office Clerk at Bedford effective September 15, replacing Miss Donna M. Middleton who resigned September 12.

Gene L. Hoffman, former County Supervisor at Centerville, returned to FHA as Assistant County Supervisor in the Centerville office, effective September 15.

Irwin C. Christiansen, Assistant County Supervisor at Iowa Falls, was promoted to the position of County Supervisor at Mason City, effective November 9, filling the vacancy created by the promotion of J. Hugh Braby to the position of Farm Ownership Appraiser in the state office.

John I. Thompson, Assistant County Supervisor at Mason City, was transferred to the Assistant County Supervisor position at Clarion, effective November 9.

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The reason why worry kills more people than work is because more people worry than work. (Contributed)

Fred W. Morgan, State Field Representative, Area III, has taken over the duties of Production Loan Officer in the state office, effective November 23, and is being replaced by the promotion of Ernest F. Burke, County Supervisor at Muscatine. Mr. Burke's headquarters will remain in Muscatine.

Harold J. Laures, a former employee of FHA for a short time, has been appointed as County Supervisor at Muscatine replacing Mr. Burke, effective December 1.

Glenn A. Marsden, County Supervisor at Atlantic, received his second longevity pay increase in October. The following County Supervisors recently received their first longevity pay increases: Jack H. Cowen, Mt. Pleasant; Donald D. Hammerly, Newton; Ralph M. McElhinney, Ames; and Paul F. McLean, Fairfield.

